

Billers' Service Provider

Customers' Service Provider

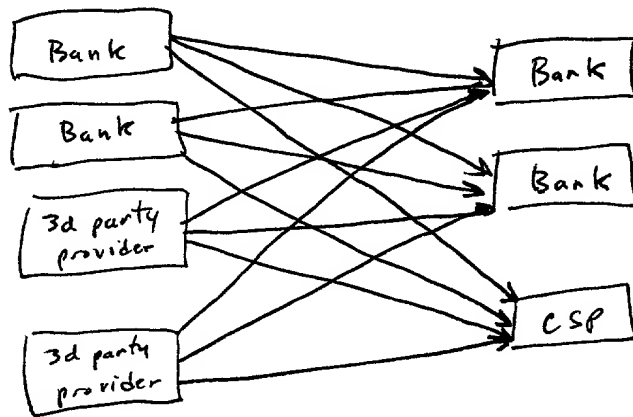


Figure 1

Billers' Service Provider

Customers' Service Provider

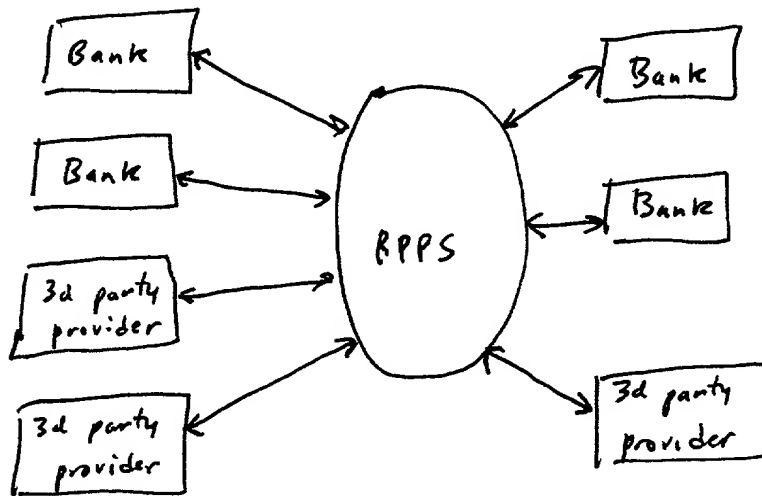


Figure 2

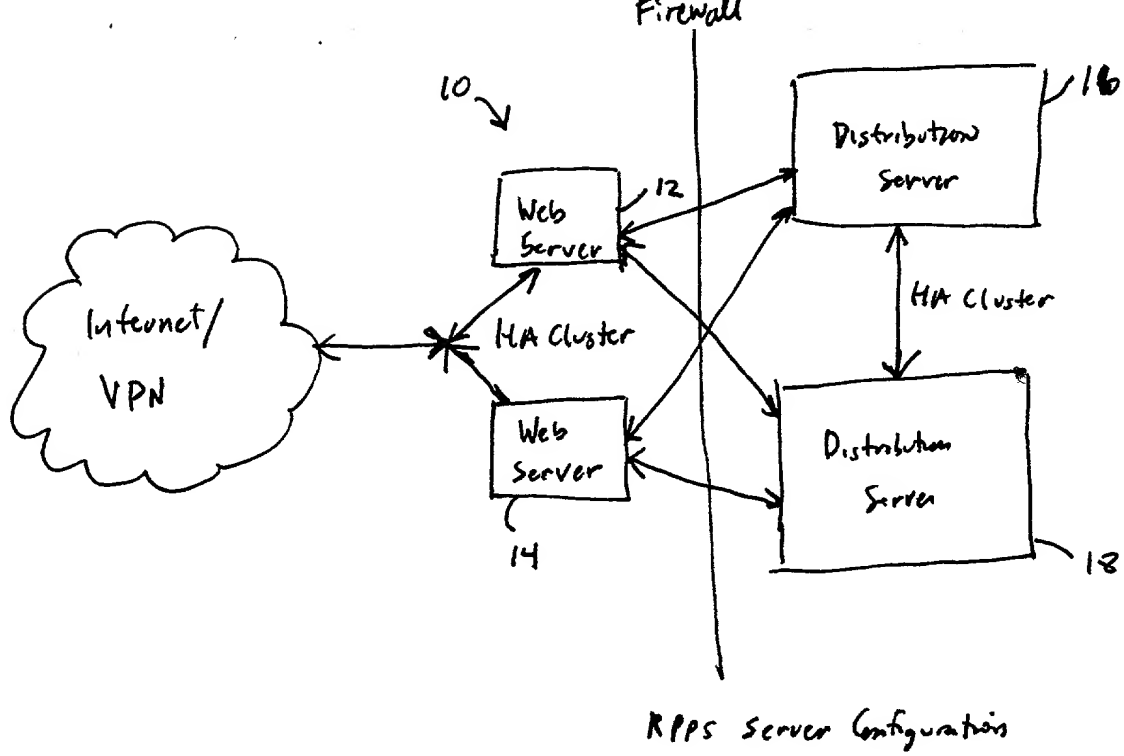


Figure 3

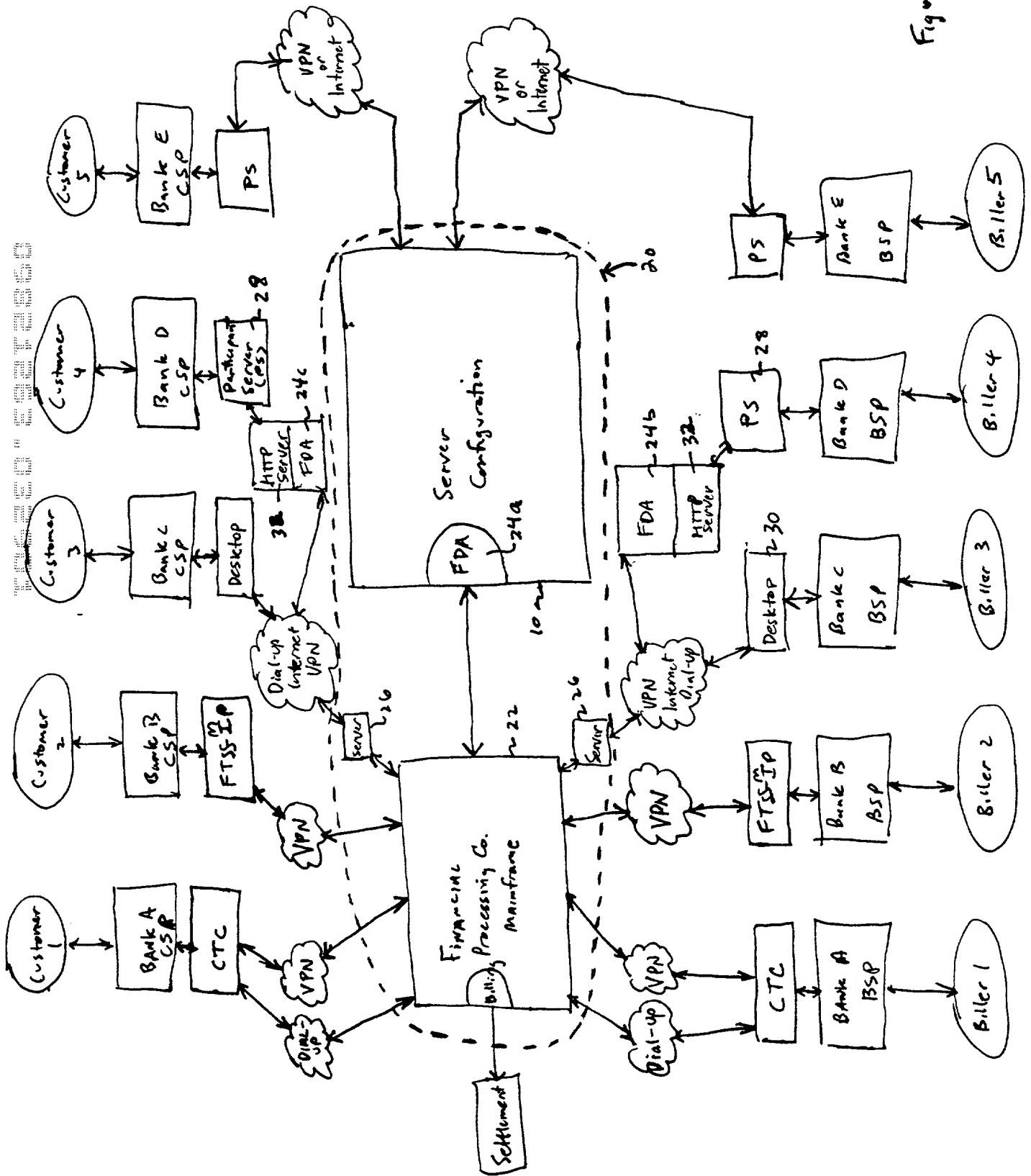


Figure 4

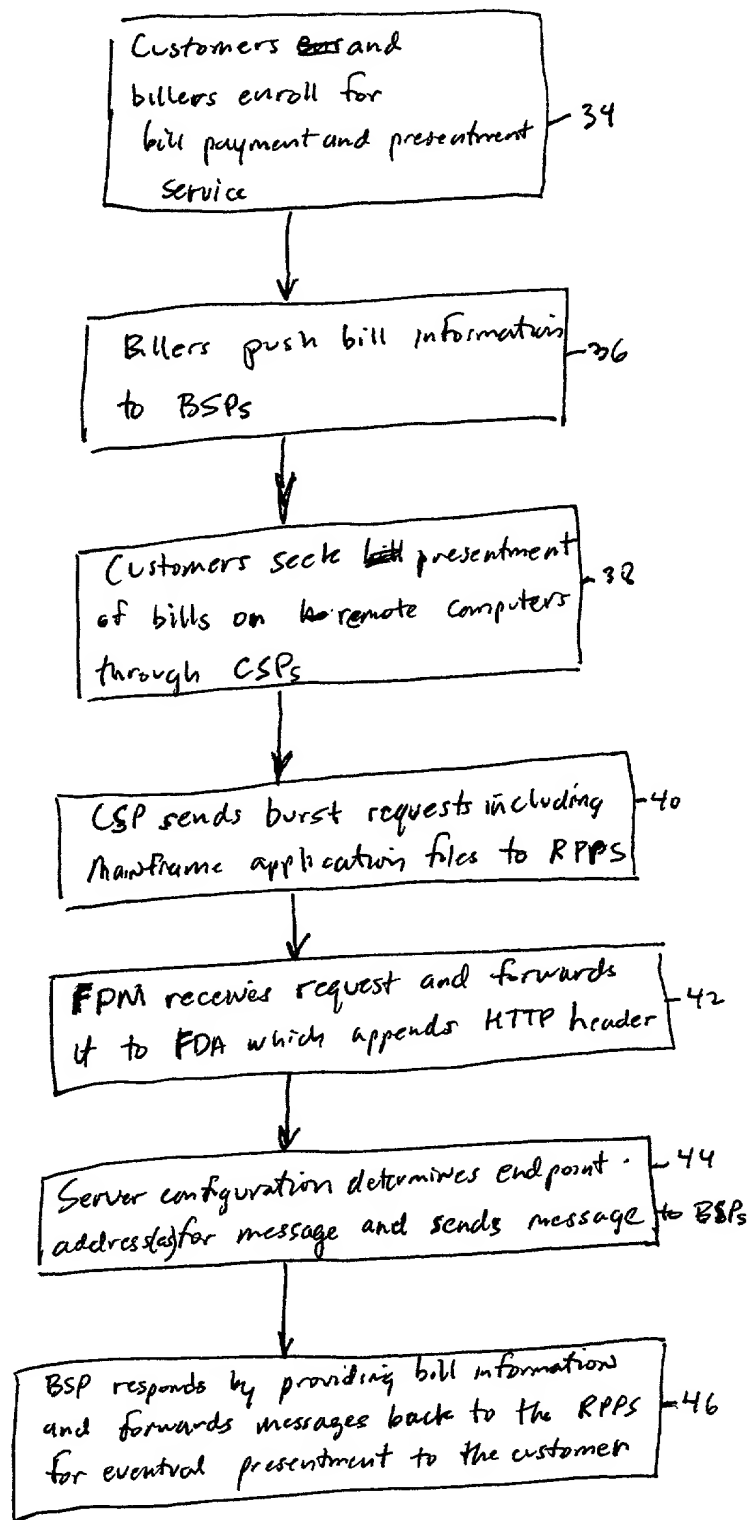


Figure 5